

April 5, 2006

Dear Madams and Sirs:

A great amount of federal resources have been spent to foster competition in the American economy. Two examples are the breaking up of the Bell System and Microsoft. By allowing Wal-Mart to flex its might, Wal-Mart will keep its competition from receiving needed financing. Wal-Mart's competitors will find themselves unable to grow to become competitive with Wal-Mart. We will see Microsoft-like punishments from Wal-Mart against other banks if they do business with Wal-Mart's competitors.

Eventually, more battles will have to be fought only to break up Wal-Mart's monopolistic hold on the market. These battles will require enormous resources and burdens on our nation. History will judge harshly those who facilitated bringing our children's lives into an era of monopolies.

After the break up of the Bell System, cell phones, the internet, new technology markets, ect..... emerged proving that the only healthy America is a COMPETITIVE AMERICA!!

Thank you.

John Richards